Feb. 3. 2003 7:51PM

Attorney Docket No. Old: GEM-60890 New: GEMS8081.028

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

SINGH, Vikram et al.

Serial No.

09/468,752

Filed

December 21, 1999

For

Method and Apparatus for Screening a Potential Customer and Assigning an Account Number to the Potential Customer

Across a Global Computer Network

Group Art No.

3627

Examiner

Andrew J. Rudy

Official

CERTIFICATION UNDER 37 CFR 1.8(a) and 1.10

I hereby certify that, on the date shown below, this correspondence is being: Mailing

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Assistant Commissioner for Patents

Washington DC 20231

GROUP 3600

AFTER FINAL RESPONSE

Dear Sir:

Responsive to the Office Action mailed December 3, 2002, Applicant requests reconsideration and consideration of the following remarks.

REMARKS

Claims 1-23 are pending in the present application. In the Office Action of December 3, 2002, claims 1-23 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Hinh et al. (USP App. Pub. No. 2001/0042026) or Westrope et al. (USP 5,968,110).

Regarding the Examiner's rejection of claims 1-23 under 35 U.S.C. §103(a), the Examiner took Official Notice that it is well known to prescreen before receiving a credit application. "The Examiner may take Official Notice of facts outside of the record which are capable of instant and unquestionable demonstration as being 'wellknown' in the art." MPEP § 2144.03. Furthermore, the Examiner must "cite a reference in support of his or her position" should the Applicant traverse the assertion. Id. In the case at hand, Applicant disagrees with the